

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US04/15658

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60; G06K 5/00

US CL : 235/380, 379, 16, 17; 705/66, 64, 75, 39

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 235/380, 379, 16, 17; 705/66, 64, 75, 39

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
NONEElectronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Please See Continuation Sheet

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2001/0001321 A1 (RESNICK et al) 17 May 2001 (17.05.2001) see entire document.	1-46
A	US 2002/0152124 A1 (GUZMAN et al) 17 October 2002 (17.10.2002) see entire document.	1-46
A	US 6,064,990 A (GOLDSMITH) 16 May 2000 (16.05.2000) see entire document.	1-46
A	US 5,945,653 A (WALKER et al) 31 August 1999 (31.08.1999) see entire document.	1-46



Further documents are listed in the continuation of Box C.



See patent family annex.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent published on or after the international filing date

"I" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T"

later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X"

document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y"

document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"Z"

document member of the same patent family

Date of the actual completion of the international search

13 June 2005 (13.06.2005)

Date of mailing of the international search report

22 JUN 2005

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

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Authorized officer

Jose Dees

Telephone No. 571-272-1569

INTERNATIONAL SEARCH REPORT

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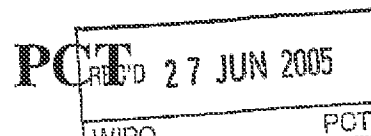
Continuation of B. FIELDS SEARCHED Item 3:

EAST; US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB; (prepaid or pre-paid) same issu\$4 same membership same account
same electronic\$4 same fund\$3 same transfer\$4, ((prepaid or pre-paid or credit or debit) adj card\$1) same payment same electronic\$4
same fund\$1 same transfer\$4 same message\$1.

PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

To:
KEVIN J. ZIMMER
COOLEY GODWARD LLP
3000 EL CAMINO REAL
PALO ALTO, CA 94306-2155



WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43bis.1)

Date of mailing (day/month/year) 22 JUN 2005	
FOR FURTHER ACTION See paragraph 2 below	
Applicant's or agent's file reference EWIR002/01WO	
International application No. PCT/US04/15658	International filing date (day/month/year) 17 May 2004 (17.05.2004)
Priority date (day/month/year) 28 May 2003 (28.05.2003)	
International Patent Classification (IPC) or both national classification and IPC IPC(7): G06F 17/60; G06K 5/00 and US Cl.: 235/380, 379, 16, 17; 705/66, 64, 75, 39	
Applicant EWI HOLDINGS, INC.	

1. This opinion contains indications relating to the following items:

- ☒ Box No. I Basis of the opinion
- ☐ Box No. II Priority
- ☐ Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- ☐ Box No. IV Lack of unity of invention
- ☒ Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- ☐ Box No. VI Certain documents cited
- ☐ Box No. VII Certain defects in the international application
- ☐ Box No. VIII Certain observations on the international application

2. FURTHER ACTION

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1bis(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.

For further options, see Form PCT/ISA/220.

3. For further details, see notes to Form PCT/ISA/220.

Name and mailing address of the ISA/ US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (703) 305-3230	Authorized officer <i>[Signature]</i> Jose Dees Telephone No. 571-272-1569
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WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

International application No.

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Box No. I Basis of this opinion

1. With regard to the language, this opinion has been established on the basis of the international application in the language in which it was filed, unless otherwise indicated under this item.

☐ This opinion has been established on the basis of a translation from the original language into the following language _____, which is the language of a translation furnished for the purposes of international search (under Rules 12.3 and 23.1(b)).

2. With regard to any nucleotide and/or amino acid sequence disclosed in the international application and necessary to the claimed invention, this opinion has been established on the basis of:

a. type of material

☐ a sequence listing

☐ table(s) related to the sequence listing

b. format of material

☐ in written format

☐ in computer readable form

c. time of filing/furnishing

☐ contained in international application as filed.

☐ filed together with the international application in computer readable form.

☐ furnished subsequently to this Authority for the purposes of search.

3. ☐ In addition, in the case that more than one version or copy of a sequence listing and/or table relating thereto has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

4. Additional comments:

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Box No. V Reasoned statement under Rule 43 *bis*.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Claims <u>NONE</u>	YES
	Claims <u>1-46</u>	NO
Inventive step (IS)	Claims <u>NONE</u>	YES
	Claims <u>1-46</u>	NO
Industrial applicability (IA)	Claims <u>1-46</u>	YES
	Claims <u>NONE</u>	NO

2. Citations and explanations:

Please See Continuation Sheet

WRITTEN OPINION OF THE
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International application No.
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Supplemental Box

In case the space in any of the preceding boxes is not sufficient.

V. 2. Citations and Explanations:

Claims 1-46 lack novelty under PCT Article 33(2) as being anticipated by Resnick et al. (US 2001/0001321).

Re claims 1, 28, 34 and 41: Resnick et al. teaches electronic payment utilizing intermediary account, which includes issuing, to the customer, a membership account number associated with at least the customer account [through the card user 20, wherein the card could be either credit or debit; page 2, paragraphs 0019, 0022-0023], receiving, from the customer at a point-of-sale 32, the membership account number and a payment corresponding to a requested amount of a service offered by the vendor 30 [paragraph 0020]; generating, at the point-of-sale 32, an authorization message 56 including at least the membership account number and embedded transaction information identifying the service offered by the vendor 30 and the requested amount [paragraph 0025]; communicating the embedded transaction from the point-of-sale 32 to a database server [as shown in fig. #8, paragraph]; crediting, in response to the embedded transaction information, the customer account based upon an amount of the payment [paragraph 0026]; and electronically transferring funds based upon the amount of the payment from a first account associated with the point-of-sale to a second account associated with the vendor [paragraph 0046; page 6, claim 26/29]. Resnick further discloses means of maintaining, within a database server, a database associating the membership account number with identifying information pertaining to the customer account, maintaining, within the database, an association between a merchant account number applicable to the point-of-sale and a list of approved prepaid services authorized to be purchased at the point-of-sale [paragraphs 0024-0025]; and maintaining, within the database, an association between virtual payment amounts and monetary amounts of prepaid services offered by a plurality of vendors, the embedded transaction information including a first of the virtual payment amounts [paragraph 0006-0008, 0046-0047].

Re claims 2, 30, 35, and 42: Resnick discloses a system and method, further including verifying, at the database server, that the embedded transaction information defines a valid transaction and transmitting a response from the database server to the POS [paragraphs 0027; 0030-0034].

Re claims 3, 36, and 43: Resnick teaches a system and method, wherein the response indicates transaction failure if the embedded transaction information is determined to not define a valid transaction [paragraphs 0025; 0042].

Re claims 4, 37, and 44: Resnick discloses a system and method, wherein the response indicates successful transaction completion if the embedded transaction information is determined to define a valid transaction and confirmation is received at the database server that the customer account has been credited {wherein the value is to be subtracted} [paragraphs 0038-0040].

Re claims 5, 18, 27, and 38: Resnick teaches a system and method, further including maintaining, within a database [through the payment processor 40] of the database server, an association between the membership account number and a customer record identifying prepaid services used by the customer [paragraphs 0022; 0027-0028].

Re claims 6, 9, and 39: Resnick discloses a system and method, further including verifying that the request amount of the service corresponds to one of the prepaid services identified within the customer record [paragraphs 0024, 0026].

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Supplemental Box

In case the space in any of the preceding boxes is not sufficient.

Re claims 7 and 40: Resnick teaches a system and method, further including maintaining, within a database of the database server, and association between a merchant account number applicable to the point-of-sale and a list of approved prepaid services authorized to be purchased at the point-of-sale [paragraphs 0024-0025].

Re claim 8: Resnick discloses a system and method, wherein the merchant account number is included within the transaction information [paragraph 0046].

Re claims 10, 11, 29, and 46: Resnick teaches a system and method, further including issuing a membership card to the customer, the membership card storing the membership account number, and wherein the membership account number [herein described as the end-user account identifier and as disclosed in paragraph 0022] is received at the point-of-sale by swiping the membership card through a terminal and wherein a virtual payment amount included within the embedded transaction information is entered into the terminal [paragraphs 0020, 0023].

Re claims 12 and 19: Resnick discloses a system and method, further including transmitting, in response to the embedded transaction information, an account credit request 54 from the data server to a vendor server operated by the vendor 30 [as shown in figs. # 2, 9; paragraphs 0024, 0025].

Re claim 14: Resnick teaches a system and method, wherein the response indicates a predefined status if the embedded transaction information is determined to define a valid transaction and confirmation is received at the database server that the customer account has been credited, such predefined status not being selected from the group including: approved, declined or processing error [paragraphs 0032-+].

Re claim 15: Resnick discloses a system and method, further including communication, from the database server to the customer via an out-of-band communication channel, a transaction-success notification if the database server receives a transaction-completed response from the vendor server following following transmittal of the account credit request to the vendor server [paragraph 0026].

Re claims 16-17 and 24: Resnick teaches a system and method, wherein the membership account number is stored upon a membership card issued to the customer by an issuing entity, the method further including receiving the authorization message [herein described as notification message 114] at an issuing processor of the issuing entity, and further including transmitting the embedded transaction information contained within the authorization message from the issuing processor 40 to the database server [paragraph 0026].

Re claims 20 and 31: Resnick discloses a system and method, further including maintaining, within a database of the database server, an association between virtual payment amounts and monetary amounts of prepaid services offered by a plurality of vendors wherein the embedded transaction information includes one of the virtual payment [through the web or telephone] amounts [paragraph 0006-0008, 0046-0047].

Re claim 21: Resnick teaches a system and method, further including receiving the authorization message at an issuing processor of an entity issuing the membership account number, determining, at the issuing processor 40, whether the embedded transaction information corresponds to a valid credit or debit transaction; and forwarding the embedded transaction information [herein notification message 114] to the database server in the event that the embedded transaction information is determined to not correspond to a valid debit or credit transaction [paragraphs 0025-0027].

Re claim 22: Resnick discloses a system and method, wherein the customer account is a prepaid telephone service account [see claim 8 of Resnick].

Re claim 23: Resnick teaches a system and method, wherein the customer account is a prepaid wireless telephone service account [see claim 9 of Resnick].

Re claim 25: Resnick discloses a system and method, wherein the communicating embedded transaction information within authorization message from the point-of-sale to the database server include transmitting the authorization message from the point-of-sale 32 to an acquiring processor associated with the point-of-sale; forwarding the authorization message 54 from the point-of-sale into a card association network; receiving the authorization message at an issuing processor of an entity responsible [herein a financial network 52 such Visa, American Express, or Master Card] for issuing the membership account number, and routing the embedded transaction information from the issuing processor to the database server (paragraphs 0024-0025; also see claims 19-20 of Resnick).

Re claim 26: Resnick teaches a system and method, wherein the electronic fund transfer is effected using an automated clearinghouse system 130 [see fig. # 5; paragraph 0046].

Re claim 32: Resnick discloses a system and method, wherein the electronically transferring funds is performed without transferring

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Supplemental Box

In case the space in any of the preceding boxes is not sufficient.

funds [herein Resnick teaches that the POS 32 can be directly connected to the financial network] to an intermediary account prior to transfer of said funds to the second account (paragraph 0024).

Re claim 33: Resnick teaches a system and method, wherein the electronically transferring funds is effected using a card association network [herein a financial network 52 such Visa, American Express, or Master] (paragraphs 0024-0025).

Re claim 45: Resnick discloses a system and method, further including issuing a membership card to the customer, the membership card storing the membership account number (see claim 49 of Resnick).

Claims 1-46 the criteria set out in PCT Article 33(4), and thus meet industrial applicability because the subject matter claimed can be made or used in industry.

PATENT COOPERATION TREATY

PCT

REC'D 18 APR 2006

WIPO

PCT

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference EWIR002/01WO	FOR FURTHER ACTION See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416)	
International application No. PCT/US04/15658	International filing date (day/month/year) 17 May 2004 (17.05.2004)	Priority date (day/month/year) 28 May 2003 (28.05.2003)
International Patent Classification (IPC) or national classification and IPC IPC: G06F 17/60; G06K 5/00 (2006.01) USPC: 235/380, 379/705/16, 17, 64, 66, 75, 39		
Applicant EWI HOLDINGS, INC.		
<p>1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.</p> <p>2. This REPORT consists of a total of <u>6</u> sheets, including this cover sheet.</p> <p><input type="checkbox"/> This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).</p> <p>These annexes consist of a total of _____ sheets.</p>		
<p>3. This report contains indications relating to the following items:</p> <p>I <input checked="" type="checkbox"/> Basis of the report</p> <p>II <input type="checkbox"/> Priority</p> <p>III <input type="checkbox"/> Non-establishment of report with regard to novelty, inventive step and industrial applicability</p> <p>IV <input type="checkbox"/> Lack of unity of invention</p> <p>V <input checked="" type="checkbox"/> Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement</p> <p>VI <input type="checkbox"/> Certain documents cited</p> <p>VII <input type="checkbox"/> Certain defects in the international application</p> <p>VIII <input type="checkbox"/> Certain observations on the international application</p>		
Date of submission of the demand 28 DEC 2004	Date of completion of this report 17 March 2006 (17.03.2006)	
Name and mailing address of the IPEA/US Mail Stop PCT, Attn: IPEA/ US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (571) 273-3201	Authorized officer <i>Sylvia Deul Far</i> Edwyn Labaze Telephone No. (571) 272-2395	

Form PCT/IPEA/409 (cover sheet) (July 1998)

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/US04/15658

I. Basis of the report

1. With regard to the elements of the international application:*

☒ the international application as originally filed.☒ the description:

pages 1-15 _____ as originally filed

pages NONE _____, filed with the demand

pages NONE _____, filed with the letter of _____

☒ the claims:

pages 16-23 _____, as originally filed

pages NONE _____, as amended (together with any statement) under Article 19

pages NONE _____, filed with the demand

pages NONE _____, filed with the letter of _____

☒ the drawings:

pages 1-8 _____, as originally filed

pages NONE _____, filed with the demand

pages NONE _____, filed with the letter of _____

☐ the sequence listing part of the description:

pages NONE _____, as originally filed

pages NONE _____, filed with the demand

pages NONE _____, filed with the letter of _____

2. With regard to the language, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language _____ which is:

☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).☐ the language of publication of the international application (under Rule 48.3(b)).☐ the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).

3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

☐ contained in the international application in printed form.☐ filed together with the international application in computer readable form.☐ furnished subsequently to this Authority in written form.☐ furnished subsequently to this Authority in computer readable form.☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.4. ☒ The amendments have resulted in the cancellation of:☒ the description, pages NONE☒ the claims, Nos. NONE☒ the drawings, sheets/fig NONE5. ☐ This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

** Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report.

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V. Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. STATEMENT

Novelty (N)

Claims NONE YES
Claims 1-46 NO

Inventive Step (IS)

Claims NONE YES
Claims 1-46 NO

Industrial Applicability (IA)

Claims 1-46 YES
Claims NONE NO

2. CITATIONS AND EXPLANATIONS

Please See Continuation Sheet

Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

V. 2. Citations and Explanations:

Claims 1-50 lack an inventive step under PCT Article 33(3) as being obvious over Resnick et al. (US 2001/0001321) in view of Stoutenburg et al. (U.S. 6,827,260).

Re claims 1, 28, 34, 41 and 47: Resnick et al. (hereinafter referred as "Resnick") teaches electronic payment utilizing intermediary account, which includes issuing, to the customer, a membership account number associated with at least the customer account [through the card user 20, wherein the card could be either credit or debit; page 2, paragraphs 0019, 0022-0023], receiving, from the customer at a point-of-sale 32, the membership account number and a payment corresponding to a requested amount of a service offered by the vendor 30 [paragraph 0020]; generating, at the point-of-sale 32, an authorization message 56 including at least the membership account number and embedded transaction information identifying the service offered by the vendor 30 and the requested amount [paragraph 0025]; communicating the embedded transaction information from the point-of-sale 32 to a database server [as shown in fig. # 8; paragraph]; crediting, in response to the embedded transaction information, the customer account based upon an amount of the payment [paragraph 0026]; and electronically transferring funds based upon the amount of the payment from a first account associated with the point-of-sale to a second account associated with the vendor [paragraph 0046; page 6, claims 26/29]. Resnick further discloses means of maintaining, within a database server, a database associating the membership account number with identifying information pertaining to the customer account, maintaining, within the database, an association between a merchant account number applicable to the point-of-sale and a list of approved prepaid services authorized to be purchased at the point-of-sale [paragraphs 0024-0025]; and maintaining, within the database, an association between virtual payment amounts and monetary amounts of prepaid services offered by a plurality of vendors, the embedded transaction information including a first of the virtual payment amounts [paragraph 0006-0008, 0046-0047].

Resnick et al. fails to teach direct electronic funds transfer from the merchant account at the point-of-sale to the vendor's account.

Stoutenburg et al. discloses systems and methods for utilizing a point-of-sale system, which includes direct electronic funds transfer from the merchant account at the point-of-sale to the vendor's account (see figs. # 4-6; col.32, lines 25+).

In view of Stoutenburg et al.'s teachings, it would have been obvious to an artisan of ordinary skill in the art at the time the invention was made to employ into the teachings of Resnick et al. a means of electronically transferring funds direct from the merchant's account to the vendor's account so as to eliminate the middle man. Furthermore, such modification is well known in the art (in the instance, where a user makes an online payment from a personal computer and transfers funds from his account to the vendor's account) and is beneficial to the merchant by reducing the amount fees/chargeback for clearing/processing each transaction.

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(To be used when the space in any of the preceding boxes is not sufficient)

whether the transaction is accepted or denied. Moreover, such modification would have been an obvious extension as taught by Resnick et al. therefore an obvious expedient.

Re claims 2, 30, 35, 42, and 48: Resnick discloses a system and method, further including verifying, at the database server, that the embedded transaction information defines a valid transaction and transmitting a response from the database server to the POS [paragraphs 0027; 0030-0034].

Re claims 3, 36, 43, and 49: Resnick teaches a system and method, wherein the response indicates transaction failure if the embedded transaction information is determined to not define a valid transaction [paragraphs 0025; 0042].

Re claims 4, 37, 44, and 50: Resnick discloses a system and method, wherein the response indicates successful transaction completion if the embedded transaction information is determined to define a valid transaction and confirmation is received at the database server that the customer account has been credited {wherein the value is to be subtracted} [paragraphs 0038-0040].

Re claims 5, 18, 27, and 38: Resnick teaches a system and method, further including maintaining, within a database [through the payment processor 40] of the database server, an association between the membership account number and a customer record identifying prepaid services used by the customer [paragraphs 0022; 0027-0028].

Re claims 6, 9, and 39: Resnick discloses a system and method, further including verifying that the request amount of the service corresponds to one of the prepaid services identified within the customer record [paragraphs 0024, 0026].

Re claims 7 and 40: Resnick teaches a system and method, further including maintaining, within a database of the database server, an association between a merchant account number applicable to the point-of-sale and a list of approved prepaid services authorized to be purchased at the point-of-sale [paragraphs 0024-0025].

Re claim 8: Resnick discloses a system and method, wherein the merchant account number is included within the transaction information [paragraph 0046].

Re claims 10-11, 29, and 46: Resnick teaches a system and method, further including issuing a membership card to the customer, the membership card storing the membership account number, and wherein the membership account number [herein described as the end-user account identifier and as disclosed in paragraph 0022] is received at the point-of-sale by swiping the membership card through a terminal and wherein a virtual payment amount included within the embedded transaction information is entered into the terminal [paragraph 0020, 0023].

Re claims 12 and 19: Resnick discloses a system and method, further including transmitting, in response to the embedded transaction information, an account credit request 54 from the database server to a vendor server operated by the vendor 30 [as shown in figs. # 2, 9; paragraphs 0024-0025].

Re claim 14: Resnick teaches a system and method, wherein the response indicates a predefined status if the embedded transaction information is determined to define a valid transaction and confirmation is received at the database server that the customer account has been credited, such predefined status not being selected from the group including: approved, declined or processing error [paragraphs 0032+].

Re claim 15: Resnick discloses a system and method, further including communicating, from the database server to the customer via an out-of-band communication channel, a transaction-success notification if the database server receives a transaction-completed response from the vendor server following transmittal of the account credit request to the vendor server [paragraph 0026].

Re claims 16-17 and 24: Resnick teaches a system and method, wherein the membership account number is stored upon a membership card issued to the customer by an issuing entity, the method further including receiving the authorization message [herein described as notification message 114] at an issuing processor of the issuing entity, and further including transmitting the embedded transaction information contained within the authorization message from the issuing processor 40 to the database server [paragraph 0026].

Re claims 20 and 31: Resnick discloses a system and method, further including maintaining, within a database of the database server, an association between virtual payment amounts and monetary amounts of prepaid services offered by a plurality of vendors wherein the embedded transaction information includes one of the virtual payment [through the web or telephone] amounts [paragraph 0006-0008, 0046-0047].

Re claim 21: Resnick teaches a system and method, further including receiving the authorization message at an issuing processor of an entity issuing the membership account number, determining, at the issuing processor 40, whether the embedded transaction information corresponds to a valid credit or debit transaction; and forwarding the embedded transaction information [herein notification message 114] to the database server in the event that the embedded transaction information is determined to not correspond to a valid debit or credit transaction [paragraphs 0025-0027].

Re claim 22: Resnick discloses a system and method, wherein the customer account is a prepaid telephone long-distance service account [see claim 8 of Resnick].

Re claim 23: Resnick teaches a system and method, wherein the customer account is a prepaid wireless telephone service account [see claim 9 of Resnick].

Re claim 25: Resnick discloses a system and method, wherein the communicating embedded transaction information within the authorization message from the point-of-sale to the database server include transmitting the authorization message from the point-of-sale 32 to an acquiring processor associated with the point-of-sale; forwarding the authorization message 54 from the point-of-sale into a card association network; receiving the authorization message at an issuing processor of an entity responsible [herein a financial network 32 such Visa, American Express, or Master Card] for issuing the membership account number, and routing the embedded transaction information from the issuing processor to the database server (paragraphs 0024-0025; also see claims 19-20 of Resnick).

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Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

Re claim 26: Resnick teaches a system and method, wherein the electronic fund transfer is effected using an automated clearinghouse system 130 [see fig. # 5; paragraph 0046].

Re claim 32: Resnick discloses a system and method, wherein the electronically transferring funds is performed without transferring funds [herein Resnick teaches that the POS 32 can be directly connected to the financial network] to an intermediary account prior to transfer of said funds to the second account (paragraph 0024).

Re claim 33: Resnick teaches a system and method, wherein the electronically transferring funds is effected using a card association network [herein a financial network 52 such Visa, American Express, or Master Card] (paragraphs 0024-0025).

Re claim 45: Resnick discloses a system and method, further including issuing a membership card to the customer, the membership card storing the membership account number (see claim 49 of Resnick).

NEW CITATIONS

US 6,827,260 B2 (STOUTENBERG et al.) 7 December 2004, see col.32, lines 25 and fig. # 4-6